



## Nebraska — Pre-Existing Condition Insurance Plan

In March of 2010, Congress passed and President Obama signed the Affordable Care Act – the new health reform law. The law creates a new program – the Pre-Existing Condition Insurance Plan (PCIP) – to make health coverage available to uninsured individuals if they have been denied health insurance by private insurance companies because of a pre-existing condition.

PCIP, which can be administered by either States or the U.S. Department of Health and Human Services, provides a new health coverage option for individuals if they have been uninsured for at least six months and have been denied coverage by a private insurance company because of a preexisting condition. This program will help individuals who have been locked out of the insurance market until 2014, when discrimination based on a pre-existing condition will be prohibited and access to more affordable insurance coverage choices will be available through competitive State Exchanges.

The State of Nebraska has decided to participate in the Pre-Existing Condition Insurance Plan through the U.S. Department of Health and Human Services. On July 1st, 2010, eligible Nebraskans will be able to download the PCIP application and apply for coverage. The program will begin providing coverage on August 1st, 2010 if the application is submitted by July 15th. The details of the program include:

- **Eligibility:** To qualify for coverage, an individual must:

Be a citizen or national of the United States or lawfully present in the United States.

Be uninsured for at least the last six months before application. (If an individual is enrolled in Nebraska's existing high risk pool, known as the [Nebraska Comprehensive Health Association](#), they are not eligible for PCIP unless they become uninsured for six months.)

Be denied coverage based on a pre-existing condition or only be able to obtain coverage with an exclusionary rider.

- **Costs:** The costs to the individual include:

Premium: \$480 for 50 year old

Deductible: \$2,500 in-network; \$3,000 out-network

Post-Deductible Copays:

Physicians and Specialists: \$25 copay

Other Services: 20% in-network, 40% out-network

Out of Pocket Limit: \$5,950 in-network; \$7,000 out-network

To apply or for more information on the PCIP program, please visit [HealthCare.gov](http://HealthCare.gov)